

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/15/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mohammad Rahami
104 Elmora Avenue
Elizabeth, NJ 07202

Social Security Number(s)/Taxpayer ID(s):
xxx-xx-1008 (Mohammad Rahami)

United States Bankruptcy Judge:
Honorable Morris Stern

Attorney for Debtor(s) (name and address):
Russell L. Low
Low & Low
505 Main St.
Suite 304
Hackensack, NJ 07601
Telephone number: (201) 343-4040

Trustee:
Barbara Edwards
Muscarella,Bochet,Edwards & D'Aless
The Vanguard Building
21-00 Route 208 S.
Fair Lawn, NJ 07410
Telephone number: (201) 796-3100
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **December 17, 2005**

Time: **02:00 PM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
2/15/06

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Date: **11/16/05**

EXPLANATIONS

FORM B9A (10/05)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

Certificate of Service Page 4 of 4

CERTIFICATE OF SERVICE

District/off: 0312-2
Case: 05-53709

User: rhernand
Form ID: b9a

Page 1 of 1
Total Served: 27

Date Rcvd: Nov 16, 2005

The following entities were served by first class mail on Nov 18, 2005.

db +Mohammad Rahami, 104 Elmora Avenue, Elizabeth, NJ 07202-1615
aty +Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601-5992
tr +Barbara Edwards, Muscarella, Bochet, Edwards & D'Aless, The Vanguard Building,
21-00 Route 208 S., Fair Lawn, NJ 07410-2602
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
507420525 +Alliance One, PO Box 1961, Southgate, MI 48195-0961
507420526 +Associated Recovery Systems, PO Box 19720, Irvine, CA 92623-9720
507420531 +Citibank, PO Box 6003, Hagerstown, MD 21747-6003
507420533 DMCCB, PO Box 42039, Baltimore, MD 21230
507420532 +Direct Merchants Bank, Payment Center, PO Box 105278, Atlanta, GA 30348-5278
507420534 Dr. Hadiri, Morris Avenue, Union, NJ 07083
507420535 +FAST, PO Box 8230, Mason, OH 45040-5230
507420536 +FDS Bank/Macys, 9111 Duke Blvd, Mason, OH 45040-8999
507420537 +Harrison Ross, 229 Plaza Boulevard, Morrisville, PA 19067-7694
507420538 +Harvard Collection, 4839 N Elston Avenue, Chicago, IL 60630-2589
507420539 +Household, PO Box 15521, Wilmington, DE 19850-5521
507420540 +Leading Edge, PO Box 5817, Troy, MI 48007-5817
507420542 +Superior Asset Management, Inc., PO Box 1928, Fort Walton Beach, FL 32549-1928
507420543 +T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
507420544 +Thrift Investment Corporation, 720 King Georges Post Road, Fords, NJ 08863-1985
507420545 United Recovery Systems, 5800 North Course Drive, Houston, TX 77072
507420546 +West Asset Management, Inc., PO Box 724498, Atlanta, GA 31139-1498

The following entities were served by electronic transmission on Nov 17, 2005 and receipt of the transmission was confirmed on:

507420528 +EDI: CHASE.COM Nov 16 2005 23:41:00 Bank One, PO Box 15153, Wilmington, DE 19886-5153
507420527 +EDI: BANKAMER.COM Nov 16 2005 23:41:00 Bank of America, PO Box 2518,
Houston, TX 77252-2518
507420529 EDI: CAPITALONE.COM Nov 16 2005 23:41:00 Capital One, PO Box 25131,
Richmond, VA 23276-0001
507420530 +EDI: CHASE.COM Nov 16 2005 23:41:00 Chase, PO Box 15583, Wilmington, DE 19886-1194
507420539 +EDI: HFC.COM Nov 16 2005 23:41:00 Household, PO Box 15521, Wilmington, DE 19850-5521
507420541 +EDI: PROVID.COM Nov 16 2005 23:41:00 Providian, PO Box 660548, Dallas, TX 75266-0548
TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2005

Signature:

